

# **Credit Transfer Guidelines for Student Transfer and Articulation Among MO Colleges and Universities**

**Revised October 13, 2005**

## **I. INTRODUCTION**

The Coordinating Board for Higher Education (CBHE) fosters a public policy framework that is committed to the values of access, quality, and efficiency for the state's higher education system. As Missouri continues to increase aspiration and performance levels for all students, it will require an educational system that is responsive to the needs of students for easy mobility across institutions. Missouri's commitment to have institutions with distinctive missions, including differential admission standards, underscores the importance of an effective transfer and articulation system. These credit transfer guidelines are intended to ensure that high school graduates with clear educational objectives may complete a degree program offered by colleges and universities in the shortest possible time, whether the student remains in one institution or transfers to another.

The CBHE recognizes that each Missouri college and university is responsible for establishing and maintaining standards of expectations for all students completing its courses, programs, certificates, or degrees. It also recognizes that for effective and efficient transfer of credits between and among these colleges and universities, it is necessary to exercise this responsibility within the context of a statewide "system" of higher education. Effective transfer and articulation is based upon inter- and intra-institutional communication, a mutual respect for institutional integrity, a high degree of flexibility, procedures for identifying problems, a mechanism for implementing appropriate solutions, regular and systematic review of policies, and a timely and orderly process for change. Harmonious and equitable consideration of any problem that a student may encounter in moving from one institution to another is an ultimate objective of these transfer guidelines.

## **A. STATUTORY RESPONSIBILITY**

Section 173.005(7), RSMo, requires the CBHE to "establish guidelines to promote and facilitate the transfer of students between institutions of higher education within the state." This responsibility is discharged through the implementation of the CBHE's credit transfer policy.

## **B. APPLICABILITY OF GUIDELINES**

These transfer guidelines are applicable to course credits and related matters for undergraduate students who wish to transfer between Missouri public colleges and universities that have regional accreditation or that have been advanced to candidacy status by the North Central Association. The CBHE also recommends these guidelines to Missouri independent institutions that meet the same accreditation standards. In addition, the development of program-to-program articulation agreements is encouraged between Missouri's public and/or independent institutions of higher education and postsecondary institutions, such as proprietary institutions, with national accreditation recognized by the U.S. Department of Education and certification by the CBHE.

## **C. GUIDING PRINCIPLES**

1. Neither transfer nor native students should be advantaged or disadvantaged as a consequence of the transfer process.
2. The delivery of lower-division courses should not be the sole province of a single institution, but should be subject to articulation between sending and receiving institutions.
3. Separate credit-hour limitations should not be imposed on transfer students based on the type of sending institution.
4. Variations in baccalaureate degree programs that reflect institutional missions should be respected and accommodated.
5. The faculty role in the design of curricula and the establishment of degree requirements must be respected.
6. Program-to-program institutionally articulated degrees for the associate of science (AS) and associate of applied science (AAS) should be encouraged.

7. A workable transfer system requires predictability of transfer decisions and responsiveness to student needs. Demonstrating the effectiveness of transfer and articulation systems, including institutional and statewide agreements, requires analyses that employ common data elements and definitions that are collected and shared among institutions and with the CBHE.
8. Prior to full implementation, any curricular changes that affect existing transfer and articulation agreements should involve timely mutual consultation by both receiving and sending institutions and notification to all affected parties once new agreements are reached.
9. Presidents and chancellors should ensure that effective transfer and articulation are a priority at their institutions and that all members of the academic community—including faculty and department chairpersons—must honor all transfer agreements agreed to by their institutions.
10. In order to facilitate student success and to reinforce the respective missions of associate and baccalaureate institutions, students who begin an associate degree program and who aspire to pursue a baccalaureate degree should be encouraged by both the sending and receiving institutions to complete the associate degree program, to transfer immediately upon associate degree completion, and to complete the baccalaureate degree in a timely manner.

## **II. STATEWIDE GENERAL EDUCATION POLICY**

The state has high expectations for all Missouri college graduates and has promulgated a statewide general education policy that establishes a rationale for general education; defines the responsibilities of institutions, faculties, and students for general education; and promotes broad curricular goals and student competencies that should result from institutional general education programs.

### **A. RATIONALE FOR GENERAL EDUCATION**

General education is the curricular foundation of the American academy. It encourages students to acquire and use the intellectual tools, knowledge, and creative capabilities necessary to study the world as it is, as it has been understood, and as it might be imagined. It also furnishes them with skills that enable them to deepen that understanding and to communicate it to others. Through general education, the academy equips students for success in their specialized areas of study and for fulfilled lives as educated persons, as active citizens, and as effective contributors to their own prosperity and to the general welfare.

As the academy's knowledge of the world is structured, so must general education be constructed to introduce students to the traditional disciplines of the arts and sciences. As that knowledge is ever changing, so must general education alert students to connections between the traditional disciplines and to the potential for interaction among all branches of knowing, ordering, and imagining the real world. As the real world is diverse, so must general education inform students that the world is understood in different ways and provide them with the means to come to terms, intelligently and humanely, with that diversity. As diversities of knowing and understanding must be made open and accessible, so students must acquire appropriate investigative, interpretative, and communicative competencies.

### **B. RESPONSIBILITIES**

While the academy is not the only place where these high aims can be imagined and achieved, more than any other place it receives public and private support for just these ends. General education is thus a core responsibility of the academy as well as a foundation curriculum for students.

To discharge this trust, academic institutions must deliver appropriate resources to their faculties, and faculties must design and transmit to students effective means and persuasive rationales for achieving general education aims. Both institutions and faculties must satisfy their constituents that these ends are being achieved satisfactorily and in ways that are consistent with each institution's mission.

While students have a right to expect their academic institutions and faculties to fulfill these responsibilities, students also incur the obligation to act as partners in learning in order to become agents in, not merely receivers of, their own general education.

In the state of Missouri, all public institutions of higher education and each independent or proprietary institution that is signatory to the statewide credit transfer policy must agree that the general education achievements of students

who succeed in discharging their obligations are wholly transferable in terms both of graduation credit and of real competencies.

## C. TRANSFERABILITY OF GENERAL EDUCATION CREDIT

In order to facilitate the transfer of students among institutions of higher education in the state, the CBHE has supported the development of a statewide general education policy that is intended to ensure the portability of general education credit among Missouri's colleges and universities.

Each institution of higher education in Missouri fosters a program of general education. General education programs vary from institution to institution as each represents a statement reflective of the institution's ethos and mission. General education programs are developed by the faculty and validated by the institution's administration and governing board. Each institution expresses, through its general education program, the high expectations for the academic skills and knowledge that all students who complete degrees offered by that institution should master.

Consistent with its mission, each public institution of higher education in Missouri and each independent or proprietary signatory to this policy shall offer a general education program that is designed to enable students to achieve the following general education goals. In order to ensure transferability of general education credit among these institutions, each shall specify and publish a 42 semester-hour block of general education credit that will be considered equivalent to corresponding blocks of credit at other public and signatory institutions in enabling students to achieve these general education goals.

## D. GENERAL EDUCATION GOALS AND COMPETENCIES

Two terms describe the aims of general education in the state of Missouri, *goals* and *competencies*. The term *goals* refers to the curricular intent of state policy regarding the academic skills and knowledge content of general education. The term *competencies* denotes illustrative state-level expectations for student performance in general education. Faculty at each institution design a general education program that fits the ethos and mission of each institution and meets state-level curricular goals. Each general education program must also specify institution-level student competencies that will follow from achieving these curricular goals and which are in alignment with the suggested competencies listed in the following sections. These general education aims and outcomes may be achieved in various ways, including through traditional courses, through interdisciplinary teaching, or through competencies embedded across the curriculum. State-level curricular goals and institution-level student competencies for general education fall into two categories: academic skills and knowledge.

### 1. Skills Areas

#### a. Communicating

State-Level Goal: To develop students' effective use of the English language and quantitative and other symbolic systems essential to their success in school and in the world. Students should be able to read and listen critically and to write and speak with thoughtfulness, clarity, coherence, and persuasiveness.

Suggested Competencies: Students will demonstrate the ability to...

- analyze and evaluate their own and others' speaking and writing. conceive of writing as a recursive process that involves many strategies, including generating material, evaluating sources when used, drafting, revising, and editing.
- make formal written and oral presentations employing correct diction, syntax, usage, grammar, and mechanics.
- focus on a purpose (e.g., explaining, problem solving, argument) and vary approaches to writing and speaking based on that purpose.
- respond to the needs of different venues and audiences and choose words for appropriateness and effect.
- communicate effectively in groups by listening, reflecting, and responding appropriately and in context.
- use mathematical and statistical models, standard quantitative symbols, and various graphical tactics to present information with clarity, accuracy, and precision.

#### b. Higher-Order Thinking

State-Level Goal: To develop students' ability to distinguish among opinions, facts, and inferences; to identify underlying or implicit assumptions; to make informed judgments; and to solve problems by applying evaluative standards.

Suggested Competencies: Students will demonstrate the ability to...

- recognize the problematic elements of presentations of information and argument and to formulate diagnostic questions for resolving issues and solving problems.
- use linguistic, mathematical or other symbolic approaches to describe problems, identify alternative solutions, and make reasoned choices among those solutions.
- analyze and synthesize information from a variety of sources and apply the results to resolving complex situations and problems.
- defend conclusions using relevant evidence and reasoned argument.
- reflect on and evaluate their critical-thinking processes.

### **c. Managing Information**

State-Level Goal: To develop students' abilities to locate, organize, store, retrieve, evaluate, synthesize, and annotate information from print, electronic, and other sources in preparation for solving problems and making informed decisions.

Suggested Competencies: Students will demonstrate the ability to...

- access and/or generate information from a variety of sources, including the most contemporary technological information services.
- evaluate information for its currency, usefulness, truthfulness, and accuracy.
- organize, store, and retrieve information efficiently.
- reorganize information for an intended purpose, such as research projects.
- present information clearly and concisely, using traditional and contemporary technologies.

### **d. Valuing**

State-Level Goal: To develop students' abilities to understand the moral and ethical values of a diverse society and to understand that many courses of action are guided by value judgments about the way things ought to be. Students should be able to make informed decisions through identifying personal values and the values of others and through understanding how such values develop. They should be able to analyze the ethical implications of choices made on the basis of these values.

Suggested Competencies: Students will demonstrate the ability to...

- compare and contrast historical and cultural ethical perspectives and belief systems.
- utilize cultural, behavioral, and historical knowledge to clarify and articulate a personal value system.
- recognize the ramifications of one's value decisions on self and others.
- recognize conflicts within and between value systems and recognize and analyze ethical issues as they arise in a variety of contexts.
- consider multiple perspectives, recognize biases, deal with ambiguity, and take a reasonable position.

## **2. Knowledge Areas**

### **a. Social and Behavioral Sciences**

State-Level Goal: To develop students' understanding of themselves and the world around them through study of content and the processes used by historians and social and behavioral scientists to discover, describe, explain, and predict human behavior and social systems. Students must understand the diversities and complexities of the cultural

and social world, past and present, and come to an informed sense of self and others. (Students must fulfill the state statute requirements for the United States and Missouri constitutions.)

Suggested Competencies: Students will demonstrate the ability to...

- explain social institutions, structures, and processes across a range of historical periods and cultures.
- develop and communicate hypothetical explanations for individual human behavior within the large-scale historical and social context.
- draw on history and the social sciences to evaluate contemporary problems.
- describe and analytically compare social, cultural, and historical settings and processes other than one's own.
- articulate the interconnectedness of people and places around the globe.
- describe and explain the constitutions of the United States and Missouri .

## **b. Humanities and Fine Arts**

State-Level Goal: To develop students' understanding of the ways in which humans have addressed their condition through imaginative work in the humanities and fine arts; to deepen their understanding of how that imaginative process is informed and limited by social, cultural, linguistic, and historical circumstances; and to appreciate the world of the creative imagination as a form of knowledge.

Suggested Competencies: Students will demonstrate the ability to...

- describe the scope and variety of works in the humanities and fine arts (e.g., fine and performing arts, literature, speculative thought).
- explain the historical, cultural, and social contexts of the humanities and fine arts.
- identify the aesthetic standards used to make critical judgments in various artistic fields.
- develop a plausible understanding of the differences and relationships between formal and popular culture.
- articulate a response based upon aesthetic standards to observance of works in the humanities and fine arts.

## **c. Mathematics**

State-Level Goal: To develop students' understanding of fundamental mathematical concepts and their applications. Students should develop a level of quantitative literacy that would enable them to make decisions and solve problems and which could serve as a basis for continued learning. (The mathematics requirement for general education should have the same prerequisite(s) and level of rigor as college algebra.)

Suggested Competencies: Students will demonstrate the ability to...

- describe contributions to society from the discipline of mathematics.
- recognize and use connections within mathematics and between mathematics and other disciplines.
- read, interpret, analyze, and synthesize quantitative data (e.g., graphs, tables, statistics, survey data) and make reasoned estimates.
- formulate and use generalizations based upon pattern recognition.
- apply and use mathematical models (e.g., algebraic, geometric, statistical) to solve problems.

## **d. Life and Physical Sciences**

State-Level Goal: To develop students' understanding of the principles and laboratory procedures of life and physical sciences and to cultivate their abilities to apply the empirical methods of scientific inquiry. Students should understand how scientific discovery changes theoretical views of the world, informs our imaginations, and shapes human history. Students should also understand that science is shaped by historical and social contexts.

Suggested Competencies: Students will demonstrate the ability to...

- explain how to use the scientific method and how to develop and test hypotheses in order to draw defensible conclusions.
- evaluate scientific evidence and argument.
- describe the basic principles of the physical universe.
- describe concepts of the nature, organization, and evolution of living systems.
- explain how human choices affect the earth and living systems.

## **E. STRUCTURE OF GENERAL EDUCATION CURRICULA**

The statewide general education policy requires institutions to design and offer a general education program that includes a minimum of 42 semester-hours of credit distributed across the academic skills and knowledge areas of the previous sections. These credit hours should be distributed in such a way that students who complete the 42 semester-hour block of general education credit from any institution of higher education in the state will have had the opportunity to achieve the high expectations embodied in the state-level goals and suggested competencies set forth in the previous section.

All Missouri public institutions of higher education and each independent or proprietary signatory institution have the privilege and responsibility to exercise their academic and institutional autonomy to design and promulgate a general education program that supports their respective institutional mission and assists students to meet these high expectations. Institutional programs may be designed in various ways to achieve these state-level goals and institution-level competencies, and the role of institutional faculty in designing institutional general education curricula and establishing general education requirements for their degrees will be respected.

Each institution will document how the design of its 42 semester-hour block of general education credit meets the state-level curricular goals and ensures that its students achieve institution-level competencies that are aligned with these goals. Each institution will also document how it implements this design, how it assesses and certifies student skills and knowledge, and how it uses assessment results to improve its general education program.

Institutions may design and promulgate general education programs that exceed the expectations of the 42 semester-hour block of credit. In this case, institutions may require transfer students to complete general education and other institutional requirements in addition to the 42 semester-hour block of credit only when these additional requirements are also required of native students. Students assume full responsibility for meeting specified degree and/or major requirements, specifically those related to course prerequisites.

Each public and signatory institution will define a 42 semester-hour general education block of credit that achieves state-level curricular goals. All of these 42 semester-hour blocks of general education credit will be considered equivalent for transfer purposes. Typically, these blocks will be composed primarily of lower-division courses and requirements. However, institutions may define their 42 semester-hour blocks of general education credit as being composed of both lower- and upper-division courses and requirements. In such cases, receiving institutions must accept, as equivalent, other institutions' blocks of general education credit-even when these are composed solely of lower-division courses.

Baccalaureate professional schools or programs may specify exceptions to the credit-hour minimum established in this section by promulgating these exceptions and by establishing specialized articulation programs related to AS and AAS degrees, as detailed in the following sections. Transfer students completing AS and AAS degrees from institutions that do not have program-to-program institutionally articulated agreements are not exempt from satisfying the requirements of departments or divisions of the institution into which the student transfers.

## **F. GENERAL EDUCATION PROGRAM REVIEW AND NOTIFICATION PROCESS**

The purpose of the review and notification process for general education programs is to ensure that all public institutions and each independent or proprietary signatory institution have general education programs in place that meet the statewide policy. This review process is intended to be collegial, professional, and helpful to institutions in developing general education programs that meet policy guidelines. The program review and notification process is

intended to focus on strengthening general education, to be reflective of the state's commitment to institutional autonomy, and to be protective of each student's right to the fair application of this statewide credit transfer policy.

#### **Initial Review and Approval.**

All Missouri public institutions of higher education and each independent or proprietary institution that is signatory to the statewide credit transfer policy will develop and post, both on the MDHE website and their own institution's website, a curricular design and an assessment plan indicating how that institution plans to implement and assess general education. The institution's program will remain on the MDHE website for a period to be determined by the CBHE's Committee on Transfer and Articulation (COTA).

All public and signatory institutions will be invited to comment on each institution's plan through the designated transfer and articulation officer. The institution whose program has been posted for comments will be responsible for forwarding comments to the CBHE for posting, evaluating the feedback, responding to the commenting institution, and determining which suggestions it will incorporate into its curriculum design. When an institution is ready to implement its program, the president will notify COTA. Once COTA acknowledges receipt of the notice, that institution is then eligible to certify its students for transfer under the statewide general education policy standards. The institution has the further responsibility to post its general education program on its website and to maintain its currency and accuracy. COTA will notify all public and signatory institutions when an institution is eligible to certify students for transfer.

Any concerns that individual institutions have about another's general education program will be handled via the **Appeals Process** that is part of this credit transfer policy.

#### **Ongoing Dialogue and State-Level Policy Review.**

The annual statewide transfer and articulation conference will be used as a vehicle to encourage communication and collaboration about institutional approaches to general education. Sessions will be scheduled to discuss concerns about the state credit transfer policy and to promote good practices in general education teaching, transfer, and assessment.

### **III. TRANSFER**

#### **A. TRANSFER DEGREES**

Transfer degrees are prescribed lower-division programs that are designed to facilitate the transfer of students into a four-year baccalaureate degree program upon completion of a lower-division program at another institution of higher education. Associate degrees, especially the associate of arts (AA) degree, are the most common lower-division transfer degrees.

Determination of course requirements of the major for a baccalaureate degree, including introductory and related courses, is the prerogative of the baccalaureate degree-granting institution. The catalog of each four-year institution will state clearly the requirements for each baccalaureate degree program. When specific prerequisites are required, they will be designated and noted in conjunction with the course description. Transfer students who have completed prerequisites will not be required to duplicate study in the area. The catalog will specify any restrictions or additional requirements for each major.

#### **Addendum:**

*Institutional policies that distinguish between upper- and lower-division courses vary among baccalaureate degree-granting institutions. The variation results in similar courses being identified as upper or lower division at different institutions. This can create redundancy in the curriculum of a transfer student (i.e., repeating an upper division course at the receiving institution when the student had completed a course with the same content and learning objectives but labeled as lower division by the sending institution). Receiving institutions should avoid duplication of learning and effort by transfer students by requiring the completion of a related but non-duplicative upper-division course that would enrich the curriculum of the student. The analysis of possible duplication of learning and effort in identification of upper- and lower-division courses is best addressed in the context of articulation agreements between sending and receiving institutions.*

A baccalaureate degree program, or major, consists of a general education program and a coherent grouping of courses or subject-area requirements in a specific discipline or program field. Generally, the number of credit hours

required for a major ranges from thirty (30) to forty-eight (48) semester credit hours. There may be exceptions to this rule in the case of highly specialized professions or disciplines, interdisciplinary studies, or majors in general liberal arts studies.

## **1. Statewide Transfer Associate of Arts Degree**

The associate of arts (AA) degree is designed as the statewide general studies transfer degree. This degree is structured for entry into the general range of baccalaureate degree programs offered by four-year colleges or universities. Students completing the AA degree will have completed a general education program that is consistent with the statewide general education policy, consisting of a minimum of 42 semester-hours of credit. Courses taken as part of an AA degree outside the general education program should be carefully chosen to ensure applicability to the baccalaureate graduation requirements for the program of study which the student intends to pursue at a four-year college or university. Consequently, the transfer student has the responsibility to become familiar with the specific major and graduation requirements of the four-year institution to which transfer is intended. Institutions are also encouraged to develop articulation agreements to ensure the transfer of credit outside of the 42 semester-hour general education block of credit.

A student's AA degree curriculum may include introductory courses and other courses that permit the student to explore areas of specialization that can be pursued at a later time at the upper-division level. For AA students who continue in a particular field, the courses should be adequate in content to be counted fully toward the baccalaureate degree.

## **2. Program-to-Program Institutionally Articulated Degrees**

This policy encourages both two-year and four-year institutions to develop voluntary, supplemental articulation agreements for the AS and AAS degrees in addition to the AA state transfer degree. These agreements will facilitate transfer and consider all factors surrounding a student's achieved program competencies, successes, and professional career aspirations.

### **a. Associate of Science Degree**

An associate of science (AS) degree is a specialized transfer degree that is intended for students interested in transferring into professional programs that have a greater emphasis on science and math. This is an articulated degree program that results from careful planning and agreement between institutions. These programs will be developed by consultation between sending and receiving institutions on a program-by-program basis. This process may involve changes in general education requirements. Students completing articulated AS degrees will be accepted as having completed lower-division general education and prerequisite courses equivalent to the lower-division general education requirements completed by native students in the same degree program over a similar time period.

### **b. Associate of Applied Science Degree**

An associate of applied science (AAS) degree is oriented toward career and professional preparation. The primary purpose of this associate degree is to prepare a student for entry into a particular occupation. While the AAS degree has not historically been intended as a transfer degree into a baccalaureate program, Missouri's initiatives to develop and expand its workforce development and training system demand that education and training career paths extend beyond the associate degree. When used for transfer, this degree requires careful planning and agreement between institutions on a program-by-program basis. This process may involve changes in general education requirements. In order for students to be adequately prepared for the workforce and to facilitate articulation agreements, a minimum of twenty-five percent of the AAS degree requirements shall consist of college-level transferable general education. The AAS transfer student should be able to pursue upper-division advanced coursework in appropriate baccalaureate degree programs. (These may include the same degree area or related degree areas.) Institutions are encouraged to explore opportunities for multiple articulation agreements.

### **c. Other Associate Degrees**

All other associate degrees not addressed by either the statewide transfer AA degree or program-to-program institutionally articulated AS or AAS degrees will be evaluated on a course-by-course basis until such time that an articulated agreement exists.

## **B. TRANSFER WITHOUT A DEGREE**



## **1. General Education Curricula**

Students at both two- and four-year institutions of higher education should be encouraged to pursue and complete coherent programs of study, including associate and baccalaureate degree programs and coherent general education programs. The statewide general education policy is designed to assist students to transfer a block of 42 semester-hours of general education credit by ensuring that all institutions of higher education in the state have comparable expectations regarding what students know and can do as a result of completing these blocks of general education credit and by ensuring that all public and signatory institutions define and publish 42 semester-hour blocks of general education credit that will be considered equivalent for the purposes of transfer.

All Missouri public institutions of higher education and independent or proprietary institutions that are signatory to this statewide credit transfer policy shall recognize the validity of other institutions' general education programs. Once an institution of higher education in Missouri has defined and published its 42 semester-hour block of general education credit and has notified COTA that its general education program meets the statewide general education policy's requirements, the integrity of its general education program and block of credit will be recognized by the other institutions of higher education in Missouri .

Students who are certified by their sending institutions as having completed a 42 semester-hour block of general education credit will not be required to complete any additional general education requirements that are part of the corresponding general education block of the institutions to which the students transfer. Students assume full responsibility for meeting the specified degree and/or major requirements, specifically those related to prerequisites. General education and other institutional requirements in addition to the 42 semester-hour block of credit may be required of transfer students by receiving institutions only when native students are obligated to satisfy the same requirements.

## **2. Transfer Prior to Degree or General Education Program Completion**

Students enrolled in associate degree programs should be encouraged to complete their degrees. Students pursuing AA degrees should be encouraged to complete a 42 semester-hour general education block of credit that meets statewide general education policy prior to transfer. Students who transfer before completing either an AA degree or a 42 semester-hour general education block of credit will have their transcripts evaluated by receiving institutions. Both receiving and sending institutions are encouraged to maintain articulation agreements to assist students and institutions in evaluating student academic accomplishments consistently and accurately.

## **3. Role of Sending Institutions**

Sending institutions have the responsibility to certify and document on student transcripts that students have completed associate degree programs. Similarly, sending institutions have the responsibility to certify and document on student transcripts that students have completed a 42 semester-hour general education block of credit that is consistent with statewide general education policy and is considered equivalent for the purposes of transfer with other institutions' 42 semester-hour general education blocks.

Further, sending institutions should encourage students to complete coherent programs of study. They should collaborate with receiving institutions to develop articulation agreements and share information with each other and with students that assist students in transferring from one institution to the other without loss of credit.

## **4. Role of Receiving Institutions**

Receiving institutions have the responsibility to attempt to match students' academic accomplishments with the requirements of the degrees to which the students aspire. Specifically, receiving institutions are obligated to accept completion of a 42 semester-hour general education block of credit at any public institution or any independent or proprietary signatory institution as equivalent to, and as completing, the receiving institution's 42 semester-hour general education block of credit. Receiving institutions may only impose additional general education or other institutional requirements when these are also required of native students.

Further, receiving institutions should encourage students to complete coherent programs of study. They should collaborate with sending institutions to develop articulation agreements and share information, with each other and with students, that assists students in transferring from one institution to the other without loss of credit.

**(Clarifying Comment:**

*Once a student completes an associate degree and completes the 42-hour general education core, all lower division requirements for general education is deemed to be complete. Any additional lower division requirements must be considered distinct degree requirements or prerequisites for upper division courses in the major. These lower division courses should not add to the total number of hours required for graduation unless stipulated differently for the purposes of program accreditation.)*

## **C. TRANSFER OF LOWER-DIVISION CREDIT HOURS BEYOND THE ASSOCIATE DEGREE REQUIREMENTS**

The number of hours required for baccalaureate-level graduation of transfer students that meet the guidelines in this document should be equivalent to the number of hours required of native students (assuming all lower-division prerequisites for courses in the student's baccalaureate program have been met). Transfer students must meet the minimum residency, upper-division course, and graduation requirements established by the baccalaureate institution. Students with AA degrees will typically transfer sixty-four (64) credit hours, which is approximately the first two years of the baccalaureate educational experience. Lower-division credit hours completed beyond the AA degree will be evaluated for transfer on a course-by-course basis. Within the constraints of these minimal requirements, and assuming program-to-program articulation for these additional hours, AA, AS, and AAS transfer students may choose to complete additional lower-division requirements at two-year institutions to meet the lower-division prerequisites and/or lower-division graduation requirements established by the baccalaureate institution.

**(Clarifying Comment:**

*Students may transfer more than 64 credit hours for lower division courses from either Missouri associate degree-granting or baccalaureate degree-granting institutions. Any additional lower division course credits above 64 credit hours will be accepted in transfer if the credits are applicable to the baccalaureate degree or are prerequisites for an upper division course in the major.)*

## **D. OTHER TRANSFER-RELATED MATTERS**

### **1. Junior-Level Status**

While students completing associate degree programs have traditionally been accepted at the junior level by receiving institutions, it is important to note that baccalaureate programs vary in the number of hours required for graduation. In addition, all students are subject to prerequisite-course requirements, residency and upper-division credit-hour requirements, a minimum grade point average--both cumulative and in the major--and, in some instances, upper-division general education requirements. At some baccalaureate institutions, this collection of requirements varies by college and/or major. Consequently, while junior level has meaning in the context of having completed the first two years of higher education, it may be misleading to assume that completion of a baccalaureate degree can be accomplished in four years. Transfer students who have completed the AA degree from a signatory institution that is in compliance with this policy shall be received as having completed the statewide 42 semester-hour general education block of credit.

### **2. Curriculum Changes**

All parties agree to be consultative when proposing curriculum changes that are likely to impact existing transfer and articulation agreements. The integrity of articulated degree programs requires agreements about process and procedure on implementing changes to existing agreements. Changes affecting either the statewide AA transfer degree or a program-to-program institutionally articulated AS or AAS degree should be made after appropriate consultation and with enough lead - time to provide an orderly and timely change in the nature of these articulated agreements. In instances of concern by any institution involved in this statewide credit transfer policy or in program-to-program institutionally articulated degrees, the affected institution may initiate an appeal, as provided in the Appeals Process section of this policy.

### **3. Admission of Transfer Students**

#### **a. Institutional Admission**

The core of any orderly transfer process is the mutual acceptance of the nature and purpose of the statewide transfer AA degree and the program-by-program institutionally articulated AS and AAS degrees. If any institution of higher

education finds it necessary to be selective in its admission of qualified transfer students, its criteria for admission of transfer students must be consistent with its mission and shall be stated in its official publications. Such publications shall be on file with the CBHE. Students transferring with the AA statewide transfer degree or the AS or AAS program-by-program institutionally articulated degree, must meet the published admission requirements of the receiving institution for transfer study by students with these degrees. Transfer of the AA degree shall be predicated upon the following minimum statewide expectations:

1. Completion of a minimum of 60 semester hours of college-level work oriented toward a baccalaureate degree
2. Completion of an institutionally approved general education program, as defined in Section A of this document
3. Achievement of a cumulative grade point average of not less than 2.0 (A=4.0, B=3.0, C=2.0, D=1.0, F=0.0), provided that only the final grade received in courses repeated by the student shall be used in computing this average

Students who earn an AA degree meeting these minimum statewide criteria, as validated by a regionally accredited associate degree-granting institution, are eligible for admission to a baccalaureate degree-granting institution (subject to the provisions outlined in this section), but not necessarily to a particular baccalaureate degree program major. Prospective transfer students should consult the catalogs of receiving institutions to determine specialized programmatic admission requirements, if any, for particular degree programs. The enrollment status of transfer students with the AS or AAS program-by-program institutionally articulated degree shall be defined as part of each transfer agreement.

#### **b. Program Admission**

Transfer students will be admitted to programs based on the same criteria as those established for the native students of the receiving institution. Admission to a specific baccalaureate degree program may result in a different computation of the grade point average (GPA). The number of hours and junior-level standing will be evaluated in accordance with the Transfer of Lower-Division Credit Hours Beyond the Associate Degree Requirements section.

#### **4. Catalog**

Transfer students shall be subject to the same regulations regarding applicability of catalog requirements as native students. This implies that transfer students may choose the operative catalog of the receiving institution at point of initial enrollment at the sending institution, assuming they meet all the conditions required of native students, e.g., continuous enrollment. Conditions that restrict a student's options, e.g., non-continuous enrollment, changes of major, or admission to program, should be invoked only if they are also applied to native students.

#### **5. Change in Major**

When students initiate changes in their stated major or degree objectives, those students assume full responsibility for meeting the specified new degree and/or major requirements. In particular, students who have earned an AS or AAS program-by-program institutionally articulated degree and who change majors or who change the institution they plan to attend should anticipate potentially significant changes in baccalaureate degree program-completion requirements. All students, regardless of the associate degree in which they are enrolled, who plan to transfer into a different field of study have the responsibility to seek pre-transfer counsel from the sending or receiving institution regarding required courses in the program which they plan to pursue and the evaluation of credits already earned as the credits apply to the particular baccalaureate program to be pursued.

#### **6. Transfer of Grades**

The academic record at a given institution will include all courses attempted. Grades of "D" or better earned in college-level work at institutions of higher education to which the transfer articulation agreement applies shall be transferred as full credit to another college or university; however, the receiving institution will treat all grades on courses attempted on the same basis as that of the native student. For example, if a native student is required to repeat a "D" grade in a specified course, a transfer student will also be required to repeat the "D" grade in the same course.

#### **7. Credit by Examination, Dual Credit, Experiential Learning, and Pass/Fail Credit**

Pass/fail credit will be transferred and treated by the receiving institution in the same way pass/fail credit is treated for native students. Advanced placement, credit by examination, dual credit, and credit for experiential learning will be transcribed and clearly defined. Course equivalency for credit by examination may be listed as desired. The receiving institution shall transfer and treat credit earned through advanced placement, credit by examination, dual credit, and credit for experiential learning in the same manner as it would for native students, except that the integrity of the associate degree or the 42-hour general education block will not be invalidated.

The policies for awarding credit by examination and nontraditional learning vary from one institution to another. Each institution will publish information about its policies for awarding credit by nontraditional modes, including the names of tests that are used to assess credit, cut-off scores, deadline dates for submission of scores to the receiving institution, and restrictions on the time interval permitted to receive current credit for a course taken some years previously.

## **8. State Certification or Statutory Requirements**

In the process of earning a degree, students must complete requirements for that degree and, sometimes, as in the case of teacher education, dental hygiene, allied health, or engineering programs, they must also meet state certification requirements. If certification or statutory requirements change and additional requirements become effective during the time a student is enrolled in a program, the new requirements take precedence over previously existing degree or certification standards.

# **IV. PROCEDURES FOR REVIEW OF CREDIT TRANSFER POLICY AND COMPLIANCE**

## **A. COMMITTEE ON TRANSFER AND ARTICULATION**

The CBHE has established a Committee on Transfer and Articulation, consisting of eight members, with responsibility to oversee the implementation of the guidelines as set forth in this policy statement.

The Committee on Transfer and Articulation will be composed of eight members appointed by the Commissioner of Higher Education, one of which shall serve as chairperson of the committee. Members shall consist of three representatives from public two-year colleges; three representatives from the public four-year colleges and universities, one of which must be from the University of Missouri and one of which must be from the other public four-year institutions; one representative from independent two-year colleges or two-year proprietary institutions; and one representative from independent four-year colleges and universities. In addition, the Commissioner, or a designated representative, will sit as an *ex-officio* voting member of the committee. The Committee on Transfer and Articulation is encouraged to seek the counsel of faculty and other institutional representatives in the performance of its functions. Those functions shall include the following:

1. Conducting a bi-annual review of the provisions of the college transfer guidelines and recommending such revisions as are needed to promote the success and general well-being of the transfer student;
2. Reviewing and making recommendations concerning transfer issues brought before it by institutions;
3. Recommending modifications of institutional policies and procedures that, in the committee's judgment, would enhance and facilitate the transfer of students;
4. Studying nontraditional credits and developing transfer guidelines for them;
5. Systematically soliciting suggestions and data from administrators, faculty, and students concerning matters of transfer;
6. Developing a job description for an articulation officer's position that defines duties and is an acknowledgement of common expectations among the institutions;
7. Maintaining an annually updated list of institutional articulation officers who have been appointed by the president or CEO of each institution;
8. Reviewing and making recommendations for change concerning the CBHE brochure, "Transfer Guidelines: Students' Rights and Responsibilities";
9. Monitoring both the sending and receiving institutions to determine whether they are informing transfer students of their rights and responsibilities;
10. Reviewing and recommending resolution of individual cases of appeal from institutions and/or students per Section B.
11. Preparing and submitting to the CBHE, for such action and distribution as the CBHE deems appropriate, an annual report of committee meetings, as well as actions and recommendations, including a report of student and institutional appeals cases. The chairperson must convene the committee at least once a year; and

12. Establishing committee rules of procedure and meeting, on the call of the chairperson, as is necessary to perform its functions.

## **B. APPEALS PROCESS**

Each receiving institution of higher education shall have an internal process of appeal available to transfer students for purposes of challenging institutional decisions on the acceptance of the students' credits toward graduation at the receiving institution. Since receiving institutions may vary in the nature of the appeals procedures, all receiving institutions must publish in their respective catalogs or student handbooks a statement of each student's right to appeal and the procedures that should be followed. Furthermore, all incoming transfer students should receive a copy of the institution's most recent statement on rights of appeal and procedures. Responses to a student's appeal should proceed in a timely manner.

Each transfer student who believes that there has been unfair treatment must give the receiving institution an opportunity to resolve potential conflicts through the formal internal appeals procedures of the campus. The student, however, is also encouraged to involve, at any point, the articulation officer of the sending institution in reviewing the situation and giving advice on the merits of an appeal. Upon completion of at least one level of appeal at the receiving institution, the Chief Academic Officer (CAO) or designated officer of the sending institution may choose to initiate an appeal to the CAO or designated officer of the receiving institution on behalf of the student.

Appeals involving institutions as advocates for students shall be resolved in a timely manner. Written decisions should normally be issued within fifteen (15) calendar days of receipt of a petition for an institution-to-institution appeal. In cases of urgency, the presidents/chancellors of both institutions will exercise good faith attempts to resolve the issue within five (5) working days. If the issue is not resolved to the satisfaction of all parties, a further appeal may be made to the CBHE Committee on Transfer and Articulation. When either a receiving or sending institution believes that a transfer practice, procedure, requirement, or policy is not in accord with the principles or spirit of the CBHE Transfer and Articulation Guide, that institution may initiate an appeal in writing to the receiving institution's articulation officer, with a copy to the CEO. If the appeal is not resolved to the satisfaction of the appealing institution, it may then appeal to the CBHE Committee on Transfer and Articulation. Appeal to the CBHE Committee on Transfer and Articulation shall be by the following procedures.

1. Appeal(s) to the Committee on Transfer and Articulation may be initiated by the affected student or institution only after all other remedies have been exhausted without resolution of the issue at the sending or the receiving institution. The appeals process is initiated when the CBHE Committee on Transfer and Articulation receives a written appeal.
2. The committee chairperson shall promptly notify the CAOs of the relevant institutions of higher education of the appeal and invite the institution(s) to submit documentation for the decision being appealed. Documentation shall normally be submitted by the relevant institutions within fifteen (15) calendar days of notification by the committee.
3. The chairperson of the committee shall convene the Committee on Transfer and Articulation within thirty (30) calendar days, if possible, but in no event later than ninety (90) calendar days, of the receipt of an appeal for the purpose of considering the information presented by the student and the institutions. All parties involved in the appeal shall be notified of the committee's meeting time and location. All parties involved in the appeal will have the opportunity to make an oral presentation to the appeals committee if any desires to do so.
4. In the event an appeal is filed involving a campus represented on the Committee on Transfer and Articulation, the Commissioner shall, for the purpose of considering the appeal, appoint an interim member of the committee from the same sector.
5. The committee's consideration of the appeal shall include, but shall not be limited to, the compliance of the institution(s) with the guidelines set forth in this policy, the student's compliance with the guidelines set forth in this policy, and the student's rights and responsibilities statement.
6. The committee chairperson shall inform the CAOs of the relevant institutions and the student, when involved, of the committee's determination and shall recommend that the CAO of the institution(s) implement the committee's recommendation.
7. The CAOs of the institutions shall inform the chairperson of the appeals committee within thirty (30) calendar days of the action taken in regard to the committee's recommendation.
8. The committee's recommendation and the action taken by the institutions shall be reported to the CBHE by the Commissioner of Higher Education.

## **V. DEFINITIONS**

**A. Articulation:**

The process whereby postsecondary institutions seek to foster the smooth transfer of students by developing agreements which specify in advance the terms, conditions, and expectations which shall be applied to transfer students. Supplemental to general transfer policies and guidelines, articulation agreements apply to specific courses and/or to specific degree programs. When these courses and/or degree programs are completed successfully at the sending institution, they will, for admitted students, be accepted in transfer and apply to graduation requirements for a specified degree program at the receiving institution.

**B. Associate Degree:**

An earned academic degree with the term "associate" in the title and normally requiring at least 60 semester credit hours or equivalent at the lower-division level.

**C. Baccalaureate Degree Program:**

The major required for the awarding of a bachelor's degree.

**D. Bachelor's Degree or Baccalaureate Degree:**

Any earned academic degree with the term "bachelor" in the title and normally requiring at least 120 semester credit hours of study.

**E. CBHE:**

The Coordinating Board for Higher Education, established by Section 173.005.2, RSMo 1986.

**F. Commissioner:**

The Commissioner of Higher Education, as appointed by the CBHE.

**G. Continuous Enrollment:**

Half time enrollment or 15 credit hours per calendar year.

**H. Degree or Certificate:**

An award or title conferred upon an individual by a college, university, or other postsecondary education institution as official recognition for the successful completion of a program or course of study.

**I. General Education Program:**

A prescribed course of study, as defined by institutional faculty and validated by the institution's administration or governing board, distinct from a program major, required of all graduates, and intended to ensure that all graduates possess a common core of college-level skills and knowledge.

**J. Guidelines:**

The expected course of action or set of circumstances that apply to decision-making in which transfer of credit is involved.

**K. Institution of Higher Education:**

As used in the context of these guidelines, "institution of higher education" means an educational institution, under either public or private control, which provides a postsecondary course of instruction of at least six months in length, leading to, or directly creditable toward, a degree or certificate and which has regional accreditation or has been advanced to candidacy status by the North Central Association.

**L. Junior Standing:**

Generally, the term indicating satisfactory completion of approximately half of the credit-hour requirements for completion of a bachelor's degree, completion of lower-division general education requirements, and achievement of an institutionally established minimum grade point average (GPA).

**M. Lower-Division Courses:**

Courses at a level of comprehension usually associated with freshman and sophomore students and offered during the first two years of a four-year baccalaureate program.

**N. Major:**

A prescribed course of study that constitutes an area of specialization leading to a recognized certificate or degree.

**O. Native Student:**

A student whose initial college enrollment was at an institution of higher education and who has not transferred to another institution since that initial enrollment and who has taken no more than 11 hours at another institution of higher education.

**P. Proprietary Institution:**

A privately controlled education institution certified to operate by the CBHE pursuant to Sections 173.600 through 173.619, RSMo, and accredited by an accrediting commission recognized by the United States Department of Education that provides a postsecondary course of instruction leading to a certificate or degree.

**Q. Receiving Institution:**

The institution of higher education at which a transfer student currently desires to enroll and to have previously earned credit applied toward a degree program.

**R. Semester Credit Hour:**

A permanently transcribed instructional activity in which one semester credit hour shall consist of a minimum of seven hundred fifty (750) minutes (for example, 15 weeks x 50 minutes per week) of classroom experiences such as lecture, discussion, or similar instructional approaches, or a minimum of one thousand five hundred (1,500) minutes of such experiences as laboratory, studio, or equivalent experiences. Both of the above are exclusive of registration and final examination time. Greater amounts of practicum or internship instruction are normally required to be the equivalent of one credit hour. In vocational education laboratories, more clock hours per credit hour are usually required.

**S. Sending Institution:**

The institution of higher education of most recent previous enrollment by a transfer student at which transferable academic credit was earned.

**T. Signatory Institution:**

Any independent or proprietary institution in Missouri that has signed and agreed to adhere to this credit transfer policy.

**U. Transfer:**

The process whereby a student with previous postsecondary educational experience gains admission to another postsecondary institution and seeks to have the credits successfully earned at the previous institution(s) apply toward graduation requirements for a specific course of study at the receiving institution.

**V. Transfer Student:**

A student entering an institution for the first time with academic credit earned at another institution, which is applicable for credit at the institution the student is entering.

**W. Upper-Division Courses:**

Courses at a level of comprehension usually associated with junior and senior students and offered during the last two years of a four-year baccalaureate degree program.